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The Commissioner issued an Order to Show Cause against the Respondents on November 21, 2007. The Respondents received and signed for the Order and a subsequent Motion to Amend on April 15, 2008. The Respondents failed to request a hearing or reach a settlement with the Department within thirty days as required to avoid Default. In accordance with RSA 541-A and the Motion to Amend submitted April 1, 2008 incorporated herein by reference:

1. By operation of law, default judgment was entered against Respondents on May 16, 2008; and
2. The allegations contained in the Order to Show Cause dated November 27, 2007 are deemed true; and
3. The additional counts alleged in the Motion to Amend dated April 1, 2008 are deemed true; and

- 1 4. Each named Respondent shall immediately pay to the Department a  
2 \$2,500.00 administrative fine for failure to facilitate an examination;  
3 and  
4 5. Each named Respondent shall immediately pay to the Department a  
5 \$2,500.00 administrative fine for late filing of the 2006 financial  
6 statement; and  
7 6. Each named Respondent shall immediately pay to the Department a  
8 \$2,500.00 administrative fine for failure to pay the cost of an  
9 examination; and  
10 7. Respondent Lightning shall immediately pay to the Department a  
11 statutory fine in the amount of \$3,600.00; and  
12 8. Respondent Lightning shall immediately pay to the Department the  
outstanding exam invoice in the amount of \$500.00.

13 SIGNED,

14 Dated: 5/28/08

15 /s/  
PETER C. HILDRETH  
BANK COMMISSIONER